

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/11/2020**

NO.	INDIKATOR	DESEMBER 2019	NOVEMBER 2020	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	230.082.849.720	229.427.581.170	-0,28%
	a. Simpanan Pokok	1.627.630.000	1.775.830.000	9,11%
	b. Simpanan Wajib	216.663.604.000	223.488.115.000	3,15%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
	II JUMLAH ASSET	603.455.385.655	673.592.591.094	11,62%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	652.054.700.000	-22,37%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.680.259.600.000	16,19%
	c. Pembiayaan Efektif	752.987.200.000	752.439.900.000	-0,07%
	IV PIUTANG	431.118.473.201	468.538.610.829	8,68%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	366.919.189.800	-1,12%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	14.196.019.006	35,37%
	c. Mikro Tata Griya (MTG)	8.849.930.546	13.822.832.296	56,19%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	23.516.211.000	461,38%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	3.077.781.000	-36,72%
	f. Mikro Tata Air (MTA)	15.201.558.000	10.576.824.000	-30,42%
	g. KPR Non DP	6.766.708.750	8.829.976.000	30,49%
	h. Qardul Hasan	1.143.445.729	18.218.359.553	1493,29%
	i. Mikro Mitra Ternak (MMT)	348.000.000	388.276.500	11,57%
	j. Karyawan	8.191.172.948	8.979.431.674	9,62%
	k. Talangan Umroh	18.600.000	13.710.000	-26,29%
	V SIMPANAN	253.473.120.243	248.510.090.647	-1,96%
	a. Sukarela	133.962.943.205	127.354.340.213	-4,93%
	b. Berjangka	110.105.100.000	111.894.500.000	1,63%
	c. Qurban	1.472.804.203	1.380.639.930	-6,26%
	d. Sanitasi	571.019.077	430.466.590	-24,61%
	e. Umroh	1.602.217.574	1.707.135.584	6,55%
	f. Haji	393.849.640	465.017.932	18,07%
	g. Sicerah	4.771.867.203	4.375.385.508	-8,31%
	h. Siharta	327.380.675	603.147.273	84,23%
	i. Sitasya	265.938.666	299.457.617	12,60%
	VI Pinjaman Pihak Ke 3	86.711.726.205	164.960.524.252	90,24%
	a. Bank Umum	71.433.948.427	64.774.305.467	-9,32%
	b. Kewajiban Non Bank	15.277.777.778	100.186.218.785	555,76%
	VII JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	85	34,92%
	d. Desa Terlayani (Desa)	625	769	23,04%
	e. Jumlah Rembug Pusat (RP)	7.120	7.955	11,73%
	f. Jumlah Anggota (Orang)	162.763	177.583	9,11%
	VIII JUMLAH KARYAWAN	761	873	14,72%
	IX SHU SETELAH PAJAK	17.201.748.227	2.345.961.061	-86,36%

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NERACA
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NO	AKTIVA	DESEMBER 2019	NOVEMBER 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	NOVEMBER 2020	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	248.510.090.647	-1,96%
1.1.1.	KAS	21.343.923.755	21.583.052.942	1,12%	2.1.1.1.	Sukarela	133.962.943.205	127.354.340.213	-4,93%
1.1.2.	BANK	81.630.372.209	98.647.352.019	20,85%	2.1.1.2.	Berjangka	110.105.100.000	111.894.500.000	1,63%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	30.939.650.000	-1,36%	2.1.1.3.	Qurban	1.472.804.203	1.380.639.930	-6,26%
1.1.4.	PIUTANG	431.118.473.201	468.538.610.829	8,68%	2.1.1.4.	Sanitasi	571.019.077	430.466.590	-24,61%
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	310.964.608.834	-20,05%	2.1.1.5.	Umroh	1.602.217.574	1.707.135.584	6,55%
1.1.4.2.	Murabahah	36.437.244.438	80.003.546.176	119,57%	2.1.1.6.	Haji	393.849.640	465.017.932	18,07%
1.1.4.3.	Ijarah	4.207.594.000	55.980.966.000	1230,47%	2.1.1.7.	Sicerah	4.771.867.203	4.375.385.508	-8,31%
1.1.4.4.	Musyarakah	358.500.000	897.776.500	150,43%	2.1.1.8.	Siharta	327.380.675	603.147.273	84,23%
1.1.4.5.	Mudharabah	40.000.000	7.603.484.840	18908,71%	2.1.1.9.	Sitasya	265.938.666	299.457.617	12,60%
1.1.4.6.	Qordul Hasan	1.143.445.729	10.968.686.479	859,27%					
1.1.4.7.	Istishna	-	2.119.542.000	100,00%					
1.1.5.	AKTIVA MURABAHAH	-	409.740.000	100,00%	2.1.2. KEWAJIBAN BANK		40.205.191.377	3.781.362.197	-90,59%
1.1.6.	PPAP	(1.509.619.636)	(726.337.772)	-51,89%	2.1.3. KEWAJIBAN NON BANK		6.666.666.667	3.675.370.412	-44,87%
1.1.7.	PERLENGKAPAN	237.835.749	895.330.844	276,45%	2.1.4. HUTANG PAJAK		3.206.443.745	4.663.539.915	45,44%
1.1.8.	UANG MUKA	3.438.704.673	5.540.927.779	61,13%	2.1.5. DANA INSENTIF		146.865.172	209.823.855	42,87%
1.1.9.	SEWA DIBAYAR DIMUKA	3.650.385.376	4.599.564.190	26,00%	2.1.6. DANA BANTUAN TEKNIS		4.202.893	4.202.893	0,00%
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-	JUMLAH KEWAJIBAN JANGKA PENDEK		303.702.490.097	260.844.389.919	-14,11%
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-					
					2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	31.228.757.050	60.992.943.270	95,31%
					2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	96.510.848.373	1020,77%
					2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.547.047.552	349,34%
					2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	2.140.627.519	3267,69%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	274.198.516	2009,65%
					2.2.6.	DANA PENDIDIKAN	451.944.277	1.287.931.632	184,98%
					2.2.7.	DANA SOSIAL	74.659.561	548.560.888	634,75%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	1.465.327.708	3432,67%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	-	46.224.076	-
					JUMLAH KEWAJIBAN JANGKA PANJANG		43.433.625.990	167.418.527.697	285,46%
	JUMLAH AKTIVA LANCAR	571.277.575.327	630.427.890.831	10,35%					
					2.3. TITIPAN				
					2.3.1.	ZISWAF	8.933.171.621	13.454.631.247	50,61%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN		8.933.171.621	13.454.631.247	50,61%
					TOTAL KEWAJIBAN		356.069.287.708	441.717.548.863	24,05%
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.627.630.000	1.775.830.000	9,11%
					3.2.	SIMPANAN WAJIB	216.663.604.000	223.488.115.000	3,15%
					3.3.	CADANGAN MODAL	11.791.615.720	4.163.636.170	-64,69%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	17.201.748.227	2.345.961.061	-86,36%
					JUMLAH EKUITAS		247.386.097.947	231.875.042.231	-6,27%
	JUMLAH AKTIVA	603.455.385.655	673.592.591.094	11,62%	JUMLAH PASIVA		603.455.385.655	673.592.591.094	11,62%